

Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996 (1 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Inpatient Hospital Stay							
All Beneficiaries	18.49	15.94	24.99	19.15	17.00	15.16	17.43
	0.40	1.14	1.27	0.85	0.73	1.80	1.22
Medicare Status ³							
Aged							
65 - 74 years	14.57	13.35	24.63	15.21	12.68	11.39	13.56
	0.61	1.81	2.52	1.43	0.92	2.32	1.30
75 - 84 years	21.72	20.78	23.97	22.11	21.21	17.72	22.59
	0.73	2.91	2.37	1.29	1.36	2.89	2.41
85 years and older	28.45	23.78	34.83	25.98	30.20	29.50	26.66
	1.28	4.11	3.93	2.03	2.70	6.29	3.40
Disabled							
Under 45 years	18.49	13.84	21.95	8.36	14.87	0.00	16.02
	1.46	3.52	2.05	5.46	4.06	0.00	13.30
45 - 64 years	22.09	16.42	25.06	26.47	23.65	18.66	19.98
	1.58	2.33	2.92	5.99	3.43	16.99	5.74
Gender							
Male	19.63	16.80	25.10	22.09	18.36	16.78	18.14
	0.61	1.54	2.17	1.38	1.12	2.81	1.79
Female	17.58	14.82	24.93	17.29	15.74	13.92	16.88
	0.52	1.61	1.51	1.12	0.97	2.30	1.55
Living Arrangement							
Alone	18.97	14.77	27.04	16.49	19.50	12.47	17.07
	0.77	2.10	1.88	1.40	1.59	2.71	2.32
With spouse	17.12	15.64	25.81	19.45	15.34	15.61	16.27
	0.58	1.76	2.29	1.17	0.82	2.49	1.53
With children	23.40	17.22	25.59	24.30	22.87	16.64	26.08
	1.33	3.54	2.88	2.80	3.09	9.81	4.71
With others	20.59	18.42	19.01	26.53	21.48	24.16	18.34
	1.44	3.27	2.35	4.54	4.14	10.61	4.20

Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996 (2 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
		Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		
Percentage of Beneficiaries with at Least One Inpatient Hospital Stay							
All Beneficiaries	18.49	15.94	24.99	19.15	17.00	15.16	17.43
	0.40	1.14	1.27	0.85	0.73	1.80	1.22
Race/Ethnicity							
White non-Hispanic	18.45	15.67	29.49	18.69	16.99	15.60	17.75
	0.45	1.23	1.53	0.89	0.75	1.92	1.40
Black non-Hispanic	19.98	18.37	23.20	25.60	18.04	14.36	12.78
	1.27	3.11	2.72	4.41	2.95	7.89	4.20
Hispanic	17.60	13.81	18.55	18.72	16.45	0.00	21.14
	1.83	4.51	3.12	4.42	4.08	0.00	5.32
Other	17.06	15.13	14.02	32.64	16.60	15.00	10.29
	2.72	7.27	4.39	7.92	5.75	18.65	5.95
Income							
Less than \$2,500	18.53	11.13	26.50	20.44	13.32	0.00	26.31
	3.40	4.81	6.97	8.05	5.54	0.00	8.12
\$2,500 - \$4,999	18.37	4.88	26.91	23.37	8.51	0.00	3.45
	2.95	2.91	4.82	7.24	6.36	0.00	2.51
\$5,000 - \$7,499	20.26	13.99	22.28	22.20	18.89	29.22	13.54
	1.40	3.28	1.68	3.81	4.73	12.83	5.06
\$7,500 - \$9,999	21.54	15.28	27.52	20.62	19.01	21.28	20.83
	1.16	2.06	2.41	2.42	3.20	11.96	4.01
\$10,000 - \$14,999	20.65	21.01	27.90	19.23	22.09	14.47	16.77
	1.13	2.56	4.31	1.92	1.97	4.36	2.42
\$15,000 - \$19,999	17.93	16.89	23.91	19.91	16.90	12.35	18.35
	1.25	3.35	7.15	2.19	1.79	3.02	3.48
\$20,000 - \$24,999	18.98	9.59	45.43	20.58	19.73	14.35	17.74
	1.36	2.63	13.75	2.65	2.16	5.72	2.92
\$25,000 - \$29,999	17.05	18.81	29.22	17.99	14.86	17.39	20.10
	1.66	8.61	14.94	3.33	2.04	5.51	5.11
\$30,000 or more	15.22	14.10	19.51	16.43	14.26	15.82	16.05
	0.86	4.09	11.09	1.85	1.21	3.15	2.23

Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996 (3 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare	Supplemental Health Insurance				Medicare HMO ²
		Fee-for-Service Only	Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Inpatient Hospital Stay							
All Beneficiaries	18.49	15.94	24.99	19.15	17.00	15.16	17.43
	0.40	1.14	1.27	0.85	0.73	1.80	1.22
Health Status							
Excellent	8.62	8.85	14.26	8.72	6.64	5.70	11.72
	0.64	2.58	3.14	1.34	1.04	2.36	2.37
Very good	11.87	9.84	12.65	12.22	12.03	11.04	11.80
	0.64	2.12	2.17	1.15	1.00	2.92	1.95
Good	17.98	14.08	20.19	18.63	18.97	11.92	17.04
	0.71	2.13	2.07	1.32	1.53	2.88	2.21
Fair	28.86	21.95	28.50	33.52	26.88	37.19	32.29
	0.99	2.75	2.62	2.47	1.95	7.41	4.36
Poor	38.35	24.39	40.37	48.50	37.70	39.74	41.31
	1.61	3.70	3.45	4.78	3.72	9.20	8.32
Functional Limitation							
None	12.02	11.28	17.51	12.86	11.14	9.84	10.64
	0.38	1.62	1.54	0.82	0.75	2.07	1.33
IADL only ⁴	24.56	18.60	23.71	27.66	24.44	22.86	26.85
	1.24	2.35	2.28	2.58	1.90	5.16	3.66
One to two ADLs ⁵	26.80	21.00	26.82	28.40	26.40	23.89	32.45
	1.19	2.87	2.80	2.46	2.62	5.78	4.49
Three to five ADLs	41.41	29.96	46.30	40.35	43.63	42.31	39.98
	1.49	5.28	3.19	3.55	4.76	13.49	5.10

Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996 (4 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased	Employer-Sponsored	Both Types of	
				Private Insurance	Private Insurance		
Percentage of Beneficiaries with at Least One Inpatient Hospital Stay							
All Beneficiaries	18.49	15.94	24.99	19.15	17.00	15.16	17.43
	0.40	1.14	1.27	0.85	0.73	1.80	1.22
Metropolitan Area Resident							
Yes	18.50	16.32	24.70	19.39	17.10	15.99	17.41
	0.48	1.51	1.46	1.16	0.88	1.96	1.26
No	18.47	15.27	25.71	18.73	16.59	13.12	17.96
	0.63	1.68	2.40	1.13	1.31	3.66	5.70

Source: Medicare Current Beneficiary Survey, CY 1996 Cost and Use Public Use File.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

1 The term *community-only residents* includes beneficiaries who resided only in the community during the year. It excludes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility, and beneficiaries who resided only in a long-term care facility during the year.

2 *HMO* stands for Health Maintenance Organization.

3 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of *aged* and *disabled*.

4 *IADL* stands for Instrumental Activity of Daily Living.

5 *ADL* stands for Activity of Daily Living.

Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996 (1 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare	Supplemental Health Insurance				Medicare HMO ²
		Fee-for-Service Only	Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Outpatient Hospital Visit							
All Beneficiaries	64.61	54.95	70.68	68.48	62.77	71.37	60.66
	0.59	1.66	1.13	1.24	1.05	2.12	1.77
Medicare Status ³							
Aged							
65 - 74 years	61.97	49.46	69.90	66.95	60.25	68.93	58.91
	0.90	2.58	2.56	2.23	1.41	3.38	2.65
75 - 84 years	67.56	61.67	67.38	69.93	67.32	73.44	62.77
	0.91	3.39	2.73	1.49	1.61	2.64	2.64
85 years and older	66.42	59.59	73.81	69.03	62.36	70.79	60.74
	1.39	5.26	2.75	2.07	2.80	5.65	4.09
Disabled							
Under 45 years	64.26	52.12	69.83	66.80	65.42	0.00	50.58
	2.00	4.74	2.41	10.49	5.09	0.00	17.39
45 - 64 years	69.12	62.38	75.53	76.60	64.02	90.07	72.41
	1.56	3.36	2.99	6.49	3.37	7.24	6.81
Gender							
Male	62.52	57.71	67.29	66.59	60.16	62.81	62.93
	0.80	2.22	2.02	1.79	1.55	3.76	2.28
Female	66.27	51.35	72.62	69.67	65.20	77.87	58.88
	0.77	2.35	1.54	1.47	1.40	2.66	2.52
Living Arrangement							
Alone	66.84	53.66	73.27	67.70	67.66	75.79	60.52
	0.86	3.00	1.78	1.68	1.60	3.61	2.54
With spouse	63.79	55.32	69.53	69.68	61.40	68.92	61.32
	0.82	2.26	3.21	1.65	1.31	2.95	2.35
With children	61.71	55.24	69.28	62.22	58.22	86.22	52.98
	1.96	4.73	3.33	4.28	3.93	8.31	5.23
With others	65.07	56.16	67.84	70.96	62.99	69.24	65.03
	1.74	54.40	3.35	4.27	4.57	11.91	6.61

Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996 (2 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare	Supplemental Health Insurance				Medicare HMO ²
		Fee-for-Service	Individually-Purchased			Both Types of	
		Only	Medicaid	Private Insurance	Employer-Sponsored Private Insurance		
Percentage of Beneficiaries with at Least One Outpatient Hospital Visit							
All Beneficiaries	64.61	54.95	70.68	68.48	62.77	71.37	60.66
	0.59	1.66	1.13	1.24	1.05	2.12	1.77
Race/Ethnicity							
White non-Hispanic	65.05	53.67	73.27	68.69	63.18	70.87	62.10
	0.67	2.05	1.65	1.28	1.09	2.22	1.90
Black non-Hispanic	65.71	61.95	73.60	69.79	58.52	80.64	54.34
	1.42	3.95	2.29	5.45	4.02	7.64	5.77
Hispanic	60.22	46.71	65.23	62.50	57.93	75.62	59.22
	1.87	7.44	2.98	6.78	5.10	19.83	5.31
Other	56.53	60.41	54.44	64.20	63.61	70.16	39.78
	3.36	13.53	6.11	9.90	8.53	27.47	8.77
Income							
Less than \$2,500	57.52	44.17	60.53	71.12	53.32	16.27	64.78
	3.67	9.16	7.83	7.42	10.03	19.59	8.34
\$2,500 - \$4,999	62.83	53.56	67.92	63.32	58.24	22.05	66.06
	3.42	8.08	4.46	8.00	12.17	27.93	15.01
\$5,000 - \$7,499	63.86	43.86	71.72	64.77	56.21	73.99	48.15
	1.68	4.51	1.66	4.07	5.98	16.37	6.83
\$7,500 - \$9,999	65.05	59.79	71.84	69.77	54.94	60.29	59.47
	1.41	3.74	2.73	2.96	4.45	14.92	4.79
\$10,000 - \$14,999	64.32	54.08	70.49	70.25	63.96	74.08	58.41
	1.48	3.46	3.74	2.61	2.31	5.12	3.81
\$15,000 - \$19,999	65.16	57.92	61.29	72.43	62.65	73.63	58.72
	1.48	4.93	9.21	2.32	2.41	5.86	4.37
\$20,000 - \$24,999	67.16	69.93	69.81	70.78	63.98	78.08	62.32
	1.68	5.49	12.01	3.11	2.21	4.78	4.49
\$25,000 - \$29,999	61.53	44.55	95.67	61.05	61.21	65.13	66.39
	2.47	9.23	5.42	3.89	3.82	8.51	6.33
\$30,000 or more	65.11	60.74	54.88	66.30	64.31	71.59	63.27
	1.28	6.00	12.68	2.57	1.89	3.60	3.62

Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996 (3 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Outpatient Hospital Visit							
All Beneficiaries	64.61	54.95	70.68	68.48	62.77	71.37	60.66
	0.59	1.66	1.13	1.24	1.05	2.12	1.77
Health Status							
Excellent	53.14	39.12	48.06	55.29	54.50	67.15	52.13
	1.42	4.02	4.81	2.34	2.47	5.31	4.30
Very good	60.19	47.11	61.50	63.15	59.91	69.41	58.45
	1.12	4.36	3.55	1.97	1.88	4.30	3.15
Good	66.55	55.07	68.33	75.62	63.64	69.76	60.64
	1.09	3.60	1.86	2.23	1.83	4.26	2.93
Fair	73.15	67.16	76.78	74.38	71.58	83.01	71.97
	1.18	3.57	1.84	2.64	2.26	6.65	4.45
Poor	76.35	61.84	80.86	81.40	75.89	80.09	81.50
	1.80	4.25	2.93	3.36	3.79	7.22	4.97
Functional Limitation							
None	59.79	48.75	66.94	64.75	58.19	64.24	55.97
	0.78	2.22	2.05	1.49	1.14	2.97	2.60
IADL only ⁴	70.67	60.67	67.77	76.91	71.92	83.77	65.16
	1.02	3.70	2.16	2.04	2.07	3.90	3.05
One to two ADLs ⁵	72.03	66.07	76.77	72.40	67.48	87.93	74.61
	1.32	3.59	2.80	2.66	2.59	3.91	4.20
Three to five ADLs	75.11	61.87	78.91	73.96	77.27	86.36	76.91
	2.06	5.74	3.35	3.83	3.77	7.89	6.00

Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996 (4 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased	Employer-Sponsored	Both Types of	
				Private Insurance	Private Insurance		
Percentage of Beneficiaries with at Least One Outpatient Hospital Visit							
All Beneficiaries	64.61	54.95	70.68	68.48	62.77	71.37	60.66
	0.59	1.66	1.13	1.24	1.05	2.12	1.77
Metropolitan Area Resident							
Yes	62.23	51.79	67.90	65.05	61.28	68.17	60.57
	0.69	2.16	1.46	1.44	1.18	2.72	1.80
No	71.18	61.11	76.81	74.42	68.00	79.25	62.47
	1.11	2.73	1.35	2.23	2.31	3.13	7.64

Source: Medicare Current Beneficiary Survey, CY 1996 Cost and Use Public Use File.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

1 The term *community-only residents* includes beneficiaries who resided only in the community during the year. It excludes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility, and beneficiaries who resided only in a long-term care facility during the year.

2 *HMO* stands for Health Maintenance Organization.

3 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of *aged* and *disabled*.

4 *IADL* stands for Instrumental Activity of Daily Living.

5 *ADL* stands for Activity of Daily Living.

Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996 (1 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare	Supplemental Health Insurance				Medicare HMO ²
		Fee-for-Service Only	Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Physician/Supplier Service							
All Beneficiaries	93.55	79.79	92.66	95.92	95.05	97.59	96.31
	0.30	1.51	0.84	0.53	0.44	0.77	0.56
Medicare Status ³							
Aged							
65 - 74 years	92.18	73.23	92.42	94.46	94.01	97.10	95.32
	0.48	2.64	1.69	0.93	0.69	1.23	0.86
75 - 84 years	96.48	86.51	95.11	97.33	97.69	98.42	97.06
	0.27	2.36	1.27	0.50	0.53	0.95	0.97
85 years and older	97.89	91.14	98.91	98.43	97.92	95.92	100.00
	0.43	2.52	0.67	0.65	0.91	2.92	0.00
Disabled							
Under 45 years	84.88	75.93	87.48	93.71	87.82	0.00	95.53
	1.70	4.27	1.71	5.13	3.58	0.00	4.89
45 - 64 years	91.56	88.57	91.92	92.62	91.43	100.00	98.89
	1.40	2.88	1.99	4.65	2.61	0.00	1.12
Gender							
Male	92.10	78.86	89.49	95.09	94.10	97.36	96.39
	0.51	2.13	1.53	0.96	0.71	1.24	0.86
Female	94.70	81.01	94.47	96.44	95.94	97.75	96.25
	0.34	2.03	0.99	0.59	0.58	1.00	0.77
Living Arrangement							
Alone	94.50	80.80	94.05	96.55	96.45	97.46	96.73
	0.49	3.01	0.95	0.85	0.74	1.34	0.94
With spouse	94.08	80.57	93.17	95.78	94.97	97.36	96.80
	0.39	1.98	1.56	0.70	0.56	1.04	0.68
With children	90.33	75.51	91.43	94.09	91.78	100.00	95.16
	1.13	4.22	2.20	2.14	2.84	0.00	2.62
With others	89.90	78.72	90.27	96.25	92.77	100.00	91.62
	1.08	3.99	1.80	1.99	2.04	0.00	3.71

Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996 (2 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
		Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		
	Percentage of Beneficiaries with at Least One Physician/Supplier Service						
All Beneficiaries	93.55	79.79	92.66	95.92	95.05	97.59	96.31
	0.30	1.51	0.84	0.53	0.44	0.77	0.56
Race/Ethnicity							
White non-Hispanic	94.30	79.80	94.33	96.02	95.24	97.95	96.80
	0.30	1.69	1.27	0.55	0.44	0.72	0.57
Black non-Hispanic	88.71	81.17	89.96	92.78	91.32	96.59	91.85
	1.33	3.68	2.06	3.53	2.60	3.42	3.95
Hispanic	90.74	78.25	90.83	94.46	95.54	85.03	96.18
	1.16	4.28	1.91	3.92	2.39	13.84	2.70
Other	93.77	70.96	95.16	96.90	100.00	100.00	93.96
	1.76	10.42	2.10	2.67	0.00	0.00	3.70
Income							
Less than \$2,500	83.44	60.95	92.15	88.36	82.18	72.96	100.00
	3.43	8.94	5.08	6.49	8.68	25.70	0.00
\$2,500 - \$4,999	91.46	76.57	93.46	91.71	100.00	100.00	96.01
	2.15	7.38	2.35	5.00	0.00	0.00	4.51
\$5,000 - \$7,499	90.01	78.23	92.25	92.01	86.87	92.00	98.35
	0.99	4.26	1.14	2.33	4.62	9.42	1.32
\$7,500 - \$9,999	90.74	79.83	92.49	95.79	89.44	94.34	94.62
	0.96	3.16	1.32	1.30	2.55	5.74	2.21
\$10,000 - \$14,999	92.40	78.40	93.75	95.53	95.74	93.30	94.99
	0.73	2.99	1.86	1.16	0.98	4.09	1.36
\$15,000 - \$19,999	94.15	82.84	89.68	96.53	94.32	96.60	97.16
	0.83	3.75	6.60	1.02	1.34	2.50	1.29
\$20,000 - \$24,999	94.76	82.90	95.02	96.94	95.15	98.97	93.86
	0.82	4.34	5.26	1.12	1.28	1.04	2.66
\$25,000 - \$29,999	94.66	84.69	100.00	95.58	93.74	100.00	96.99
	1.31	9.13	0.00	1.58	2.18	0.00	2.41
\$30,000 or more	97.15	88.50	100.00	97.27	97.17	99.11	97.44
	0.37	4.52	0.00	0.68	0.59	0.54	0.93

Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996 (3 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Physician/Supplier Service							
All Beneficiaries	93.55	79.79	92.66	95.92	95.05	97.59	96.31
	0.30	1.51	0.84	0.53	0.44	0.77	0.56
Health Status							
Excellent	89.81	66.22	88.34	90.82	91.16	99.34	97.25
	0.91	4.41	2.94	1.61	1.30	0.65	0.98
Very good	92.72	73.68	84.87	95.60	94.78	96.48	94.95
	0.62	3.37	3.23	0.89	0.95	1.54	1.17
Good	94.85	84.08	91.54	97.32	96.18	97.28	97.07
	0.52	2.58	1.80	0.76	0.73	1.70	0.89
Fair	95.06	84.11	95.84	98.65	96.93	98.65	95.23
	0.65	3.08	0.82	0.55	0.88	1.37	2.42
Poor	95.76	87.25	96.85	98.65	97.65	96.31	98.80
	0.84	3.24	1.35	0.96	1.54	3.60	1.07
Functional Limitation							
None	92.24	74.22	90.79	94.24	94.22	97.09	95.36
	0.39	2.07	1.43	0.78	0.62	1.07	0.81
IADL only ⁴	94.21	82.39	90.24	98.25	96.73	99.14	96.68
	0.57	2.57	1.66	0.56	0.86	0.85	1.40
One to two ADLs ⁵	96.29	88.94	96.43	99.15	95.71	96.82	100.00
	0.58	2.79	1.18	0.47	1.27	2.38	0.00
Three to five ADLs	98.31	95.46	98.09	100.00	97.64	100.00	100.00
	0.62	2.60	0.96	0.00	1.71	0.00	0.00

Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996 (4 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare	Supplemental Health Insurance				Medicare HMO ²
		Fee-for-Service Only	Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Physician/Supplier Service							
All Beneficiaries	93.55	79.79	92.66	95.92	95.05	97.59	96.31
	0.30	1.51	0.84	0.53	0.44	0.77	0.56
Metropolitan Area Resident							
Yes	93.98	78.95	92.62	96.35	95.57	97.66	96.51
	0.35	2.06	0.89	0.57	0.49	0.94	0.56
No	92.52	81.60	92.72	95.17	93.70	97.40	92.16
	0.57	2.10	1.57	1.02	0.83	1.31	3.54

Source: Medicare Current Beneficiary Survey, CY 1996 Cost and Use Public Use File.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

1 The term *community-only residents* includes beneficiaries who resided only in the community during the year. It excludes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility, and beneficiaries who resided only in a long-term care facility during the year.

2 *HMO* stands for Health Maintenance Organization.

3 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of *aged* and *disabled*.

4 *IADL* stands for Instrumental Activity of Daily Living.

5 *ADL* stands for Activity of Daily Living.

Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996 (1 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare	Supplemental Health Insurance				Medicare HMO ²
		Fee-for-Service	Medicaid	Individually-Purchased	Employer-Sponsored	Both Types of	
		Only		Private Insurance	Private Insurance	Private Insurance	
Percentage of Beneficiaries with at Least One Dental Service							
All Beneficiaries	40.40	18.74	20.80	44.13	48.95	59.25	43.68
	0.54	1.25	1.06	1.02	1.03	2.67	1.75
Medicare Status ³							
Aged							
65 - 74 years	44.15	17.19	16.52	49.08	52.47	61.26	46.10
	0.82	2.03	2.17	1.68	1.47	3.90	2.24
75 - 84 years	40.88	19.43	16.26	42.36	47.26	57.30	45.19
	0.91	2.40	1.98	1.34	1.92	4.67	2.67
85 years and older	27.72	14.79	7.48	29.84	35.97	59.91	25.17
	1.17	3.93	1.87	2.16	2.76	5.24	3.85
Disabled							
Under 45 years	33.11	23.15	32.90	62.14	44.96	0.00	52.74
	1.94	3.86	2.21	11.25	5.43	0.00	15.88
45 - 64 years	30.44	21.04	29.93	28.96	39.45	45.94	28.61
	1.65	2.26	2.82	7.16	3.81	16.03	7.52
Gender							
Male	39.09	20.31	22.68	43.06	45.69	56.85	42.41
	0.76	1.82	1.88	1.72	1.34	3.67	2.45
Female	41.45	16.69	19.72	44.80	51.99	61.06	44.68
	0.80	1.94	1.41	1.47	1.46	3.71	2.14
Living Arrangement							
Alone	37.86	18.67	20.93	40.10	49.54	60.54	42.09
	0.88	2.33	1.83	1.69	1.64	3.97	3.14
With spouse	45.50	20.48	19.37	49.83	49.85	59.08	46.54
	0.80	2.08	2.53	1.52	1.31	3.49	2.17
With children	24.61	14.88	14.10	27.46	38.45	42.22	29.63
	1.56	3.28	2.06	3.85	4.17	16.19	4.34
With others	32.81	16.10	28.56	35.82	45.49	65.26	42.76
	1.71	3.24	2.24	4.70	4.49	11.65	5.95

Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996 (2 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare	Supplemental Health Insurance				Medicare HMO ²
		Fee-for-Service Only	Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Dental Service							
All Beneficiaries	40.40	18.74	20.80	44.13	48.95	59.25	43.68
	0.54	1.25	1.06	1.02	1.03	2.67	1.75
Race/Ethnicity							
White non-Hispanic	43.90s	20.80	22.08	45.64	50.63	59.72	45.98
	0.59	1.42	1.65	1.09	1.06	2.83	1.87
Black non-Hispanic	18.80	13.70	13.55	17.82	30.34	41.08	22.45
	1.22	2.93	1.69	4.97	3.34	12.77	4.11
Hispanic	27.56	13.48	25.70	19.87	32.54	61.40	40.71
	2.18	3.62	3.36	5.46	5.28	22.70	5.98
Other	34.01	22.46	23.53	34.09	48.51	85.00	38.47
	3.58	10.22	5.10	9.58	10.30	18.65	9.69
Income							
Less than \$2,500	24.87	9.39	21.82	40.94	27.76	13.45	24.60
	3.21	3.84	5.94	8.62	8.03	17.86	7.90
\$2,500 - \$4,999	22.49	6.24	20.96	32.84	28.14	20.89	32.73
	2.84	3.51	4.18	7.98	9.29	25.20	13.73
\$5,000 - \$7,499	18.16	12.23	18.79	18.57	15.01	50.22	27.55
	1.24	2.51	1.49	3.62	4.06	15.37	6.72
\$7,500 - \$9,999	22.76	14.82	20.76	25.51	28.27	38.56	26.08
	1.31	3.08	2.07	3.00	4.22	14.14	4.37
\$10,000 - \$14,999	32.89	21.05	24.87	32.67	38.42	40.02	40.47
	1.30	2.59	3.73	2.61	2.51	5.78	3.33
\$15,000 - \$19,999	39.61	14.95	26.44	42.94	41.73	52.14	43.13
	1.50	3.46	7.29	3.18	2.37	8.10	3.81
\$20,000 - \$24,999	43.92	24.28	33.43	45.63	45.97	44.05	46.56
	1.91	5.24	12.85	3.64	2.36	6.99	4.99
\$25,000 - \$29,999	48.50	32.63	11.05	42.57	52.82	66.57	48.64
	2.42	7.76	9.46	3.73	3.71	7.92	6.27
\$30,000 or more	63.73	39.22	40.11	69.40	63.36	73.61	55.16
	1.32	5.28	13.92	2.33	1.70	4.24	3.35

Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996 (3 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare	Supplemental Health Insurance				Medicare HMO ²
		Fee-for-Service Only	Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Dental Service							
All Beneficiaries	40.40	18.74	20.80	44.13	48.95	59.25	43.68
	0.54	1.25	1.06	1.02	1.03	2.67	1.75
Health Status							
Excellent	48.93	21.39	24.23	50.19	54.71	69.88	53.45
	1.51	2.98	4.14	2.73	2.97	6.01	3.62
Very good	46.85	21.69	21.07	52.65	51.66	58.63	45.50
	1.11	3.22	3.18	1.96	1.64	4.43	3.48
Good	40.18	17.54	21.96	42.15	50.24	57.89	39.82
	0.99	2.46	2.09	1.91	1.82	4.61	2.73
Fair	31.20	17.31	19.10	36.29	39.41	58.43	36.23
	1.16	2.29	2.00	2.87	3.02	6.53	4.57
Poor	24.11	16.69	19.41	15.45	37.79	32.09	34.20
	1.60	3.51	2.20	2.79	3.98	9.72	7.05
Functional Limitation							
None	45.67	19.73	24.38	49.61	52.03	60.66	47.36
	0.67	1.75	2.09	1.25	1.18	3.18	2.24
IADL only ⁴	34.14	18.40	20.55	37.12	42.63	59.14	36.24
	1.01	2.34	1.86	2.65	2.13	5.04	2.99
One to two ADLs ⁵	34.25	19.48	18.35	36.94	45.26	57.65	42.19
	1.37	3.17	2.58	2.65	2.94	7.73	4.12
Three to five ADLs	25.36	12.58	15.22	22.63	42.91	41.23	26.44
	1.77	3.35	2.51	2.82	4.20	10.27	5.29

Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996 (4 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare	Supplemental Health Insurance				Medicare HMO ²
		Fee-for-Service Only	Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Dental Service							
All Beneficiaries	40.40	18.74	20.80	44.13	48.95	59.25	43.68
	0.54	1.25	1.06	1.02	1.03	2.67	1.75
Metropolitan Area Resident							
Yes	41.65	18.36	21.46	46.02	49.26	59.81	44.37
	0.75	1.60	1.39	1.35	1.20	3.47	1.81
No	37.02	19.58	19.38	40.84	48.05	57.86	29.38
	0.62	1.93	1.77	1.73	1.98	3.91	6.95

Source: Medicare Current Beneficiary Survey, CY 1996 Cost and Use Public Use File.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

1 The term *community-only residents* includes beneficiaries who resided only in the community during the year. It excludes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility, and beneficiaries who resided only in a long-term care facility during the year.

2 *HMO* stands for Health Maintenance Organization.

3 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of *aged* and *disabled*.

4 *IADL* stands for Instrumental Activity of Daily Living.

5 *ADL* stands for Activity of Daily Living.

Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996 (1 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Prescribed Medicine							
All Beneficiaries	86.65	75.25	89.21	86.97	87.48	91.81	89.11
	0.40	1.69	0.84	0.75	0.75	1.44	1.10
Medicare Status ³							
Aged							
65 - 74 years	84.38	70.16	89.59	84.40	85.22	89.48	87.26
	0.62	2.69	1.68	1.27	1.13	2.50	1.51
75 - 84 years	90.15	80.15	90.89	89.52	91.12	94.04	92.66
	0.60	2.54	1.78	1.05	0.83	1.55	1.31
85 years and older	89.47	79.81	90.98	90.62	88.64	94.58	90.36
	0.87	4.57	1.83	1.33	1.60	3.19	2.58
Disabled							
Under 45 years	79.99	69.04	84.48	78.48	81.38	0.00	85.23
	1.73	4.12	1.71	10.65	4.50	0.00	10.59
45 - 64 years	88.89	85.24	89.94	85.02	91.36	100.00	88.49
	1.36	3.02	1.84	6.19	2.38	0.00	5.50
Gender							
Male	83.95	76.71	86.41	83.17	84.44	89.40	87.94
	0.62	1.94	1.59	1.34	1.20	2.59	1.54
Female	88.80	73.35	90.82	89.36	90.31	93.65	90.02
	0.49	2.42	1.06	0.82	0.87	1.65	1.37
Living Arrangement							
Alone	87.43	72.98	90.62	87.65	89.77	90.30	88.21
	0.69	3.32	1.07	1.39	1.03	2.56	1.61
With spouse	86.54	76.48	91.28	86.37	86.91	91.65	88.99
	0.52	2.05	1.86	1.12	0.95	1.98	1.58
With children	86.92	74.78	90.38	88.38	86.05	96.87	91.25
	1.39	4.38	2.07	2.61	3.60	3.64	3.00
With others	84.11	76.12	82.99	86.87	85.50	100.00	91.26
	1.20	3.74	1.92	3.11	2.55	0.00	3.23

Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996 (2 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
	Percentage of Beneficiaries with at Least One Prescribed Medicine						
All Beneficiaries	86.65	75.25	89.21	86.97	87.48	91.81	89.11
	0.40	1.69	0.84	0.75	0.75	1.44	1.10
Race/Ethnicity							
White non-Hispanic	86.83	74.55	89.79	87.12	87.48	91.72	89.35
	0.42	1.92	1.17	0.78	0.78	1.54	1.07
Black non-Hispanic	84.97	76.64	87.19	82.57	86.41	96.59	93.18
	1.41	3.78	2.12	5.35	3.06	3.42	3.25
Hispanic	86.77	76.07	90.74	84.99	91.90	85.03	83.38
	2.39	8.10	1.91	5.18	2.97	13.84	4.33
Other	85.45	77.05	88.26	86.06	81.32	100.00	88.60
	3.12	10.21	4.30	7.52	7.86	0.00	5.48
Income							
Less than \$2,500	81.32	68.46	85.18	82.86	91.27	72.96	78.76
	3.28	7.81	6.74	8.29	4.72	25.70	7.15
\$2,500 - \$4,999	88.70	70.45	90.94	91.33	96.73	100.00	93.46
	2.20	9.34	2.56	4.29	3.53	0.00	5.46
\$5,000 - \$7,499	84.18	68.07	88.36	82.30	82.91	100.00	90.69
	1.36	4.87	1.22	3.07	4.98	0.00	3.33
\$7,500 - \$9,999	85.75	74.48	89.56	86.06	86.87	85.05	91.75
	1.24	3.63	1.98	2.13	3.09	9.73	2.81
\$10,000 - \$14,999	86.29	76.45	91.36	87.89	86.59	89.21	90.34
	0.83	2.92	2.19	1.48	1.79	3.45	2.23
\$15,000 - \$19,999	88.30	82.67	92.25	86.97	90.11	89.31	89.44
	0.86	3.78	3.45	1.69	1.53	4.03	2.13
\$20,000 - \$24,999	87.26	79.35	93.40	90.12	86.27	95.45	84.48
	1.20	4.85	5.44	1.98	1.86	2.70	4.02
\$25,000 - \$29,999	86.54	72.90	75.28	88.00	83.51	98.49	94.18
	1.67	8.78	20.67	2.56	2.85	1.59	2.94
\$30,000 or more	87.61	78.09	89.45	85.82	88.41	91.40	87.91
	0.83	5.83	7.23	1.57	1.18	2.55	2.11

Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996 (3 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Prescribed Medicine							
All Beneficiaries	86.65	75.25	89.21	86.97	87.48	91.81	89.11
	0.40	1.69	0.84	0.75	0.75	1.44	1.10
Health Status							
Excellent	75.58	55.66	76.09	74.04	75.97	87.31	85.77
	1.26	4.75	4.17	2.08	2.16	4.42	2.70
Very good	83.84	73.07	79.55	83.93	85.42	91.48	85.13
	0.89	3.42	2.94	1.73	1.45	2.42	1.99
Good	89.50	74.69	88.55	91.13	90.76	93.39	93.52
	0.66	2.88	1.42	1.22	0.92	2.94	1.19
Fair	93.33	83.84	94.42	95.64	95.62	96.58	92.39
	0.65	3.03	1.23	1.12	1.16	2.44	2.69
Poor	93.42	85.17	94.59	96.31	96.58	89.80	92.58
	0.97	3.43	1.39	1.30	0.99	5.93	3.78
Functional Limitation							
None	82.68	68.34	85.55	82.24	83.91	89.46	86.63
	0.59	2.60	1.76	1.19	1.02	2.11	1.52
IADL only ⁴	92.02	81.60	90.29	94.87	94.08	95.55	93.24
	0.56	2.83	1.40	1.02	1.07	2.22	1.92
One to two ADLs ⁵	93.16	85.98	91.83	95.48	94.21	96.60	95.52
	0.82	2.93	1.52	1.25	1.39	2.57	2.21
Three to five ADLs	93.10	86.31	93.03	95.86	93.58	100.00	92.01
	1.09	4.31	1.78	1.41	1.98	0.00	3.44

Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996 (4 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Prescribed Medicine							
All Beneficiaries	86.65	75.25	89.21	86.97	87.48	91.81	89.11
	0.40	1.69	0.84	0.75	0.75	1.44	1.10
Metropolitan Area Resident							
Yes	86.75	74.30	88.82	87.01	87.65	91.74	88.97
	0.50	2.25	1.01	0.97	0.79	1.88	1.14
No	86.46	77.22	90.06	86.90	87.06	92.00	92.01
	0.73	2.83	1.77	1.21	1.88	2.25	3.52

Source: Medicare Current Beneficiary Survey, CY 1996 Cost and Use Public Use File.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

1 The term *community-only residents* includes beneficiaries who resided only in the community during the year. It excludes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility, and beneficiaries who resided only in a long-term care facility during the year.

2 *HMO* stands for Health Maintenance Organization.

3 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of *aged* and *disabled*.

4 *IADL* stands for Instrumental Activity of Daily Living.

5 *ADL* stands for Activity of Daily Living.

Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996 (1 of 4)

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	Medicare	Supplemental Health Insurance ²	
		Fee-for-Service Only	Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	9.17	8.52	29.12	4.60
	0.26	0.72	0.93	0.26
Medicare Status ³				
Aged				
65 - 74 years	3.12	2.32	15.66	1.51
	0.30	0.73	1.92	0.28
75 - 84 years	10.81	13.34	36.01	6.33
	0.50	1.97	1.92	0.54
85 years and older	33.62	44.30	66.23	17.13
	0.94	3.44	2.04	1.17
Disabled				
Under 45 years	10.60	4.64	15.43	1.76
	1.01	2.13	1.48	1.24
45 - 64 years	7.46	3.29	15.75	3.45
	0.83	0.99	1.92	1.10
Gender				
Male	7.22	5.98	26.91	3.79
	0.35	0.88	1.58	0.34
Female	10.67	11.60	30.32	5.24
	0.34	1.10	1.06	0.35
Marital Status				
Married	4.16	4.27	23.92	2.55
	0.30	0.89	2.56	0.24
Widowed	14.72	14.82	35.73	8.31
	0.52	1.56	1.57	0.64
Divorced/separated	8.22	7.72	14.35	4.22
	0.76	2.17	1.74	1.09
Never married	21.13	12.08	32.64	8.25
	1.31	2.97	2.07	1.59

Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	Medicare Fee-for-Service Only	Supplemental Health Insurance ²	
			Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	9.17	8.52	29.12	4.60
	0.26	0.72	0.93	0.26
Race/Ethnicity				
White non-Hispanic	9.58	10.79	39.58	4.71
	0.29	0.94	1.26	0.25
Black non-Hispanic	7.86	2.08	16.34	3.18
	0.78	0.71	1.40	1.35
Hispanic	4.49	2.10	7.73	0.99
	0.82	1.20	1.49	0.58
Other	8.68	5.69	13.76	7.87
	1.78	2.36	3.31	2.79
Income				
Less than \$2,500	12.35	8.70	27.05	9.04
	2.13	4.72	5.99	2.84
\$2,500 - \$4,999	18.09	6.01	30.26	5.92
	2.30	3.28	3.35	2.65
\$5,000 - \$7,499	18.80	5.27	26.28	8.39
	0.81	1.46	1.29	1.56
\$7,500 - \$9,999	15.70	9.85	28.73	9.23
	0.92	1.88	1.89	1.25
\$10,000 - \$14,999	9.04	7.10	32.95	5.52
	0.56	1.35	2.66	0.62
\$15,000 - \$19,999	4.99	9.05	25.87	3.62
	0.43	1.73	5.36	0.54
\$20,000 - \$24,999	5.55	8.19	54.37	3.91
	0.63	2.71	8.84	0.65
\$25,000 - \$29,999	6.20	8.92	53.36	5.27
	1.01	3.05	12.95	1.01
\$30,000 or more	4.13	17.45	54.99	2.86
	0.36	4.31	8.02	0.32

Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	Medicare	Supplemental Health Insurance ²	
		Fee-for-Service Only	Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	9.17	8.52	29.12	4.60
	0.26	0.72	0.93	0.26
Health Status				
Excellent	2.71	2.04	12.65	1.54
	0.38	1.26	2.26	0.33
Very good	4.30	3.72	25.79	2.27
	0.34	1.17	2.53	0.33
Good	9.37	9.17	30.57	4.29
	0.48	1.47	1.69	0.44
Fair	16.23	14.11	33.06	8.58
	0.82	1.87	2.02	0.88
Poor	18.51	10.15	28.51	15.18
	1.28	2.34	2.18	1.71
Functional Limitation				
None	1.07	0.64	3.27	0.86
	0.14	0.36	0.95	0.13
IADL onlys ⁴	5.41	3.95	11.71	3.64
	0.51	1.11	1.34	0.54
One to two ADLs ⁵	14.54	12.56	25.24	11.82
	0.95	2.51	2.23	1.35
Three to five ADLs	49.38	42.59	69.91	29.70
	1.33	3.48	1.75	2.05

Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1996

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	Medicare Fee-for-Service Only	Supplemental Health Insurance ²	
			Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	9.17	8.52	29.12	4.60
	0.26	0.72	0.93	0.26
Metropolitan Area Resident				
Yes	9.01	9.86	29.25	4.64
	0.30	1.02	1.12	0.29
No	9.64	5.84	28.89	4.53
	0.51	0.71	1.68	0.49

Source: Medicare Current Beneficiary Survey, CY 1996 Cost and Use Public Use File.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

- 1 The 9.17 percent of Medicare beneficiaries with a facility stay differs from the 7.07 percent of Medicare beneficiaries who either resided full-year in a long-term care facility or part of the year in a long-term care facility, as shown in Table 1.1. User rates in this table include full-year community residents who had short-term facility stays (institutional events), primarily in skilled nursing facilities, that were reported either during a community interview or created through Medicare claims data. The residence rates in Table 1.1 do not count such people as residing full- or part-year in a long-term care facility.
- 2 Beneficiaries enrolled in Medicare HMOs are not included in individual categories in the table, but are included in the total. Beneficiaries who were not eligible for Medicaid at any time during 1996, but who had individually-purchased private insurance, employer-sponsored private insurance, unknown purchaser for private insurance, or who were enrolled in a private HMO are included in the category *private insurance*.
- 3 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of *aged* and *disabled*.
- 4 *IADL* stands for Instrumental Activity of Daily Living.
- 5 *ADL* stands for Activity of Daily Living